

IN THE UNITED STATES DISTRICT COURT FOR THE
WESTERN DISTRICT OF OKLAHOMA

UNITED STATES OF AMERICA,)	
)	
Plaintiff,)	
)	
v.)	Case No. CIV-15-648-C
)	
LADONNA ZAMORA OHELTOINT,)	
et al.,)	
)	
Defendants.)	

MEMORANDUM OPINION AND ORDER

On December 19, 2008, Defendant signed and delivered a promissory note in the amount of \$71,009.00, payable to the United States of America, acting through Rural Housing Service. The purpose of this promissory note was for the purchase of a home. In time, Defendant failed to pay the necessary monthly payments on the note and a delinquency developed. It is undisputed that on several occasions Plaintiff provided Defendant with opportunities to bring her balance current and remain in possession of the home. Defendant failed to take advantage of those opportunities and the last payment made on the home was received on November 8, 2013.

As a result of Defendant's delinquency, Plaintiff filed the present action seeking foreclosure of the home. Plaintiff filed a Motion for Summary Judgment, arguing the undisputed material facts demonstrate it is entitled to foreclosure. In response, Defendant has failed to offer any evidence or argument countering Plaintiff's undisputed material facts. Indeed, neither the response filed by Defendant, nor the one filed by her attorney, offers evidence or argument to counter the fact that she has not made timely payments on her home,

or that she does not owe the amount set forth by Plaintiff. Accordingly, the Court finds that Plaintiff is entitled to summary judgment. Judgment will be entered in favor of Plaintiff and against Defendant in the amount of \$92,268.89 in unpaid principal, with interest continuing to accrue at the rate of \$10.02 per day from April 6, 2015, to the date of this judgment. The real estate will be foreclosed and sold in accordance with the governing law.

As set forth more fully herein, Plaintiff's Motion for Summary Judgment (Dkt. No. 16) is GRANTED. A separate Judgment will issue.

IT IS SO ORDERED this 6th day of May, 2016.



ROBIN J. CAUTHRON
United States District Judge